

From: Aarne Pennanen  
Subject: Electronic Fund Transfers

---

Comments:

I urge you to consider passing the Consumer Overdraft Protection Act. We as consumers are tired of the way you let banks and financial institutions run roughshod over the American people. The Greed Has To Stop. The institutions charge fees for everything. They are using OUR money for various loans and other things while charging US to take it out of OUR accounts. I keep track of my money and do not overdraft my account BUT I would prefer that a transaction be denied instead of allowing a transaction to go through and being charged a LARGE overdraft fee. I hope you consider my request.

Sincerely a very concerned American citizen;  
Aarne Pennanen